

Information to identify the case:

Debtor 1	<u>Anthony J. Parker</u>	Social Security number or ITIN	xxx-xx-1310
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 17-14373-SLM			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Anthony J. Parker

6/9/17

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Anthony J. Parker
 Debtor

Case No. 17-14373-SLM
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

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 Total Noticed: 20

Date Rcvd: Jun 09, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 11, 2017.

db
 516684854 +Anthony J. Parker, 1215 New York Avenue, Union City, NJ 07087-5601
 +Attorney General, United States Dept. of Justice, Ben Franklin Station, PO Box 683,
 Washington, DC 20044-0683
 516838634 First Associates Loan Servicing, LLC, as agent for Loan Depot, LLC, PO Box 503430,
 San Diego, CA 92150-3430
 516684859 +KML Law Group, PC, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
 516684861 +Lesnevich, Marzano-Lesnevich & Trigg, Court Plaza South, West Wing,
 21 Main Street, Ste. 250, Hackensack, NJ 07601-7086
 516684862 +Loan Depot, PO Box 503550, San Diego, CA 92150-3550
 516684863 +Nejla Parker, 102 George Russell Way, Clifton, NJ 07013-2681
 516684864 +New Jersey Attorney General Office, Division of Law, Richard J. Hughes Justice Complex,
 25 Market St., PO Box 112, Trenton, NJ 08625-0112
 516684866 +New York State Dept. of Tax & Finance, Bankruptcy Section, PO Box 5300,
 Albany, NY 12205-0300
 516684865 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: New Jersey Division of Taxation,
 Compliance & Enforcement - Bankruptcy, 50 Barrack St., 9th Fl., PO Box 245,
 Trenton, NJ 08695)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 09 2017 22:36:07 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Jun 09 2017 22:36:02 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516684852 +EDI: GMACFS.COM Jun 09 2017 22:23:00 Ally Financial, 200 Renaissance Ctr,
 Detroit, MI 48243-1300
 516684853 +EDI: AMEREXPR.COM Jun 09 2017 22:23:00 Amex, Po Box 297871,
 Fort Lauderdale, FL 33329-7871
 516684855 +EDI: CHASE.COM Jun 09 2017 22:23:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 516684856 +EDI: TSYS2.COM Jun 09 2017 22:23:00 Dsnb Bloom, Po Box 8218, Mason, OH 45040-8218
 516684858 EDI: IRS.COM Jun 09 2017 22:23:00 IRS, PO Box 7346, Philadelphia, PA 19101-7346
 516684860 +E-mail/Text: bk@lendingclub.com Jun 09 2017 22:36:39 Lending Club Corp, 71 Stevenson,
 San Francisco, CA 94105-2985
 516684867 +E-mail/Text: bankruptcy@loanpacific.com Jun 09 2017 22:37:06 Pacific Union Financial,
 1603 Lbj Fwy Ste 500, Farmers Branch, TX 75234-6071
 516684857 EDI: USBANKARS.COM Jun 09 2017 22:23:00 Elan Financial Service, Po Box 108,
 Saint Louis, MO 63166

TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 11, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 20

Date Rcvd: Jun 09, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 9, 2017 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor PACIFIC UNION FINANCIAL, LLC
bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
David L. Stevens on behalf of Debtor Anthony J. Parker dstevens@scuramealey.com,
cbalala@scuramealey.com/ecfbkfilings@scuramealey.com/dsklar@scuramealey.com/ascolavino@scuramealey.com
Eric R. Perkins eperkins@mdmc-law.com, slahr@mdmc-law.com,nj42@ecfbis.com,
gdelmonaco@mdmc-law.com
Eric R. Perkins on behalf of Trustee Eric R. Perkins eperkins@mdmc-law.com, slahr@mdmc-law.com,
nj42@ecfbis.com,gdelmonaco@mdmc-law.com
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5